

Our reports



ANNUAL INTEGRATED REPORT (this report)

As our primary report, our annual integrated report provides a holistic assessment of the group's ability to create value over time. This report includes information extracted from the full governance and remuneration report.

www.standardbank.com/reporting



Frameworks applied

- International <IR> Framework of the International Integrated Reporting Council
- South African Companies Act 71 of 2008 (Companies Act)
- JSE Listings Requirements
- King Report on Corporate Governance (King Code)
- South African Banks Act 94 of 1990 (Banks Act)

Assurance

While the annual integrated report is not audited, it contains certain information extracted from the group's report to society, and the audited consolidated annual financial statements, on which an unmodified audit opinion has been expressed.



GOVERNANCE AND REMUNERATION REPORT

Provides shareholders with the notice of the annual general meeting together with proxy forms and the group's full governance and remuneration information.

www.standardbank.com/reporting



Frameworks applied

- Companies Act
- JSE Listings Requirements
- King Code
- Banks Act

Assurance

Certain information in the governance and remuneration report has been extracted from the audited annual financial statements.



REPORT TO SOCIETY

Provides an analysis of the issues material to the group's sustainability and to its stakeholders.

www.standardbank.com/sustainability



Assurance

KPMG Inc. have provided assurance over selected information in the report to society.

We produce a full suite of reporting publications to cater for the diverse needs of our broad stakeholder base. Supplementary reports and sources of information support our annual integrated report, and are tailored to meet our readers' specific information requirements.



RISK AND CAPITAL MANAGEMENT REPORT AND ANNUAL FINANCIAL STATEMENTS

Provides a detailed discussion of the management of strategic risks related to the group's banking and insurance operations, and sets out the full audited annual financial statements for the group, including the report of the group audit committee.

www.standardbank.com/reporting



Frameworks applied

- Various regulations relating to financial services, including Basel III
- IFRS
- Companies Act
- JSE Listings Requirements
- King Code
- Banks Act

Assurance

Selected information in the risk and capital management report forms part of the audited annual financial statements. KPMG Inc. and PricewaterhouseCoopers Inc. have audited selected information in the risk and capital management report and have audited the annual financial statements for the year ended 31 December 2015, on which they have expressed an unmodified opinion.



THE STANDARD BANK OF SOUTH AFRICA LIMITED ANNUAL REPORT

The Standard Bank of South Africa (SBSA) is the group's largest subsidiary. The group's other subsidiaries also produce their own annual reports, which includes their audited annual financial statements, some of which are available at www.standardbank.com/reporting.

As a separate listed entity,

LIBERTY HOLDINGS LIMITED (Liberty)

prepares its own integrated report which is available at www.libertyholdings.co.za.

FINANCIAL RESULTS PRESENTATIONS AND BOOKLETS

Provides management's analysis of the group's interim and final financial results for the period and the performance of the group's business units, which are available at www.standardbank.com/reporting.



This icon refers readers to information elsewhere in this report, or in other reports that form part of the group's suite of reporting publications.



Indicates that additional information is available online at www.standardbank.com/reporting.



Denotes text in the risk and capital management report that forms part of the group's audited financial statements.

We welcome the views of our stakeholders on our reports. Please email your feedback to InvestorRelations@standardbank.co.za. You can also use this address to request printed copies of our reports.

For the latest financial information, refer to our investor relations page at www.standardbank.com/reporting or scan the QR code to be taken there directly.

